

Information to identify the case:

Debtor 1	<u>Janet Willemain</u>	Social Security number or ITIN	xxx-xx-7517
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Southern District of New York			
Case number:	21-10021-scc		

Discharge of Debtor(s) and Order of Final Decree

12/15

A petition under title 11, United States Code was filed by or against the Debtor(s) on 1/7/21; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the Debtor(s) is entitled to a discharge and the estate of the above named Debtor(s) has been full administered.

IT IS ORDERED:

- The Debtor(s) is granted a discharge under 11 U.S.C. § 727.
- Deborah Piazza is discharged as the Trustee of the Debtors estate and the bond is cancelled.
- The chapter 7 case of the above-named Debtor(s) is closed.

4/14/21

By the court: Shelley C. Chapman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order grants a discharge to the person named above. It does not dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Janet Willemain
Debtor

Case No. 21-10021-scc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0208-1

User:

Page 1 of 2

Date Rcvd: Apr 14, 2021

Form ID: 155new

Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2021:

Recip ID	Recipient Name and Address
db	+ Janet Willemain, 328 East 48th Street, Apt. 2B, New York, NY 10017-1763
smg	N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg	+ New York City Dept. Of Finance, Office of Legal Affairs, 375 Pearl Street, 30th Floor, New York, NY 10038-1442
smg	+ United States Attorney's Office, Southern District of New York, Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
7803616	+ Memorial Sloan Kettering, Physician Billing Department, PO Box 26352, New York, NY 10087-6352
7803617	+ Memorial Sloane Kettering Cancer Center, MSKCC Patient Acct, PO Box 21700, New York, NY 10087-0001
7803619	+ NYU Langone Hospitals, NYU Hospitals Center, PO Box 415234, Boston, MA 02241-5234

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Apr 14 2021 19:16:00	New York State Tax Commission, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
7803610	+ EDI: AMEREXPR.COM	Apr 14 2021 23:08:00	American Express, PO Box 1270, Newark, NJ 07101-1270
7803611	+ EDI: TSYS2.COM	Apr 14 2021 23:08:00	Barclays Bank, PO Box 13337, Philadelphia, PA 19101-3337
7803614	+ EDI: CITICORP.COM	Apr 14 2021 23:08:00	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
7803613	+ EDI: CITICORP.COM	Apr 14 2021 23:08:00	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
7803615	EDI: IRS.COM	Apr 14 2021 23:08:00	Internal Revenue Service, PO Box 7346, Centralized Insolvency Agency, Philadelphia, PA 19101-7346
7803612	EDI: JPMORGANCHASE	Apr 14 2021 23:08:00	Chase Card, PO Box 1423, Charlotte, NC 28201
7803618	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Apr 14 2021 19:16:00	NYS Dept of Tax And Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300

TOTAL: 8

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0208-1

User:

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Date Rcvd: Apr 14, 2021

Form ID: 155new

Total Noticed: 15

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2021 at the address(es) listed below:

Name	Email Address
Deborah Piazza	dpiazza@tarterkrinsky.com sdineen@tarterkrinsky.com;N256@ecfbis.com;dpiazza@iq7technology.com;ecf.alert+Piazza@titlexi.com
Joseph D. Nohavicka	on behalf of Debtor Janet Willemain jnfirm@aol.com
United States Trustee	USTPRegion02.NYECF@USDOJ.GOV

TOTAL: 3